

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: WYZARD, JOSHUA S	§	Case No. 16-80215-TML
WYZARD, MELISSA A	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JAMES E. STEVENS, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Bankruptcy Court
Stanley J. Roszkowski U.S. Courthouse
327 South Church Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30AM on 10/05/2016 in Courtroom 3100, United States Courthouse, 327 South Church Street
Rockford, IL 61101 .

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 09/08/2016

By: /s/JAMES E. STEVENS

Trustee, Bar No.: 3128256

JAMES E. STEVENS
6833 Stalter Drive
Rockford, IL 61108
(815) 962-6611
jstevens@bslbv.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: WYZARD, JOSHUA S § Case No. 16-80215-TML
WYZARD, MELISSA A §
§
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 3,893.00
and approved disbursements of \$ 40.00
leaving a balance on hand of ¹ \$ 3,853.00

Balance on hand: \$ 3,853.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 3,853.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JAMES E. STEVENS	973.25	0.00	973.25

Total to be paid for chapter 7 administration expenses: \$ 973.25

Remaining balance: \$ 2,879.75

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 2,879.75

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 2,879.75

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 17,288.52 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 16.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Quantum3 Group LLC as agent for	693.82	0.00	115.57
2	Quantum3 Group LLC as agent for	695.58	0.00	115.86
3	Capital One Auto Finance	4,365.05	0.00	727.09
4	Navient Solutions, Inc.	6,625.25	0.00	1,103.57
5	Midland Funding LLC	1,101.78	0.00	183.52
6	Capital One NA	315.19	0.00	52.50
7	Capital One NA	91.24	0.00	15.20
8	Portfolio Recovery Associates, LLC	1,816.65	0.00	302.60
9	Portfolio Recovery Associates, LLC	1,583.96	0.00	263.84

Total to be paid for timely general unsecured claims: \$ 2,879.75

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/JAMES E. STEVENS

Trustee, Bar No.: 3128256

JAMES E. STEVENS
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STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Joshua S Wyzard
 Melissa A Wyzard
 Debtors

Case No. 16-80215-TML
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: corrinal
 Form ID: pdf006

Page 1 of 1
 Total Noticed: 8

Date Rcvd: Sep 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2016.

db/jdb	+Joshua S Wyzard, Melissa A Wyzard, 8972 Disbrow St, Huntley, IL 60142-6042
24675558	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
24650525	+Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
24530846	+Navient Solutions, Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

24446834	+E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Sep 10 2016 01:35:38 Capital One Auto Finance, P.O. Box 201347, Arlington, TX 76006-1347
24708354	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 10 2016 01:23:02 Portfolio Recovery Associates, LLC, Successor to SYNCHRONY BANK, (WALMART MASTER CARD), POB 41067, Norfolk, VA 23541
24706567	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 10 2016 01:23:22 Portfolio Recovery Associates, LLC, Successor to SYNCHRONY BANK (SLEEPY'S), POB 41067, Norfolk, VA 23541
24439369	E-mail/Text: bnc-quantum@quantum3group.com Sep 10 2016 01:19:54 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
	TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 24675559* Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2016 at the address(es) listed below:

David H Cutler	on behalf of Debtor 1 Joshua S Wyzard cutlerfilings@gmail.com
David H Cutler	on behalf of Debtor 2 Melissa A Wyzard cutlerfilings@gmail.com
Gloria C Tsotsos	on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION nd-two@il.cslegal.com
James E Stevens	on behalf of Trustee James E Stevens jimstevens@bslbv.com, dharris@bslbv.com
James E Stevens	jimstevens@bslbv.com, IL48@ecfcbis.com
Patrick S Layng	USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 6